

Certificate of Notice Page 1 of 3
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:

Robert B. Bannon

Debtor

Case No. 17-15757-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Sep 06, 2017 Form ID: 3091 Total Noticed: 21

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2017. 1557 Gibson Road, db +Robert B. Bannon, Bensalem, PA 19020-3007 13973521 +Bristol Township, 2501 Bath Road, Bristol, PA 19007-2150 +Bucks County Tax Claim Bureau, 55 East Court St., Doylestown, PA 18901-4318 13973522 +Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St, Woodland Hills, CA 91367-3714 13973523 +Citibank / Sears, 13973525 Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040 13973526 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040 +Citizens Bank, 1 Citizens Dr, +RBS Citizens Cc, 1 Citizens Dr Citizens Dr, Riverside, RI 02915-3000 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019 13973527 13973532 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, 13973535 Mason, OH 45040-8053 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: brad@sadeklaw.com Sep 07 2017 04:30:47 BRAD J. SADEK, Sadek and Cooper, 1315 Walnut Street, Suite 502, Philadelphia, PA 19107 +E-mail/Text: bncnotice@ph13trustee.com Sep 07 2017 04:32:38 WILLIAM C. MILLER, Esq., tr Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704 E-mail/Text: bankruptcy@phila.gov Sep 07 2017 04:32:22 City of Philadelphia, smg City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2017 04:31:41 smg Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946. Harrisburg, PA 17128-0946 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 07 2017 04:31:56 U.S. Attorney Office, smq c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404 +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Sep 07 2017 04:31:42 United States Trustee, ust Office of the U.S. Trustee, 833 C +EDI: CHASE.COM Sep 07 2017 04:23:00 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405 Chase, 13973524 Attn: Correspondence Dept, Wilmingotn, DE 19850-5298 13973528 +EDI: CKSFINANCIAL.COM Sep 07 2017 04:23:00 Cks Financial, 505 Independence Pkwy St, Chesapeake, VA 23320-5178 +E-mail/Text: ebnsterling@weltman.com Sep 07 2017 04:31:10 13973529 Kav Jewelers, 375 Ghent Road, Akron, OH 44333-4600 +EDI: MID8.COM Sep 07 2017 04:23:00 13973530 Midland Funding, Attn: Bankruptcy, Po Box 939069. San Diego, CA 92193-9069 13974510 +EDI: PRA.COM Sep 07 2017 04:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 +EDI: SWCR.COM Sep 07 2017 04:23:00 13973534 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958 TOTAL: 12 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

+Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

+RBS Citizens Cc, 1 Citizens Dr, Ms: Rop 15b, Riverside, RI 02915-3019 13973531* 13973533* TOTALS: 0, * 2, ## 0

Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 08, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 5, 2017 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Robert B. Bannon brad@sadeklaw.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 3

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Information to	mation to identify the case:				
Debtor 1	Robert B. Bannon		Social Security number or ITIN xxx-xx-5344	14	
	First Name Middle Name	Last Name	EIN		
Debtor 2			Social Security number or ITIN		
(Spouse, if filing)	First Name Middle Name	Last Name	EIN		
United States Bankruptcy Court Eastern District of Pennsylvania		rict of Pennsylvania	Date case filed for chapter 13 8/25/17		
Case number: 17	7-15757-elf				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Robert B. Bannon	
2.	All other names used in the last 8 years		
3.	Address	1557 Gibson Road Bensalem, PA 19020	
4.	Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215–545–0008 Email: <u>brad@sadeklaw.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M. Contact phone (215)408–2800

For more information, see page 2

Debtor Robert B. Bannon Case number 17–15757-elf

7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	October 4, 2017 at 9:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 12/3/17		
		Deadline for all creditors to file a proof of clain (except governmental units): Deadline for governmental units to file a proof			
		claim:	Of Filling deadline. 2/21/16		
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might raproof of claim even if your claim is listed in the schedulest Secured creditors retain rights in their collateral regardless oclaim submits the creditor to the jurisdiction of the bankruptc. For example, a secured creditor who files a proof of claim mincluding the right to a jury trial.	not be paid on your claim. To be paid, you must file that the debtor filed. If whether they file a proof of claim. Filing a proof of yourt, with consequences a lawyer can explain.		
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors		
9.	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee o confirmation will be held on: 10/31/17 at 10:00 AM, Location: Courtroom #1, 900 Market			
10). Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.			
bankruptcy case according late		Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.			
distribu		The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that he law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.			
13	3. Discharge of debts	Confirmation of a chapter 13 plan may result in a discha debt. However, unless the court orders otherwise, the under the plan are made. A discharge means that credit debtors personally except as provided in the plan. If yo discharge under 11 U.S.C. § 523(a)(2) or (4), you must bankruptcy clerk's office by the deadline. If you believe of any of their debts under 11 U.S.C. § 1328(f), you must be sometimes of the confirmation	debts will not be discharged until all payments ors may never try to collect the debt from the u want to have a particular debt excepted from file a complaint and pay the filing fee in the e that the debtors are not entitled to a discharge		